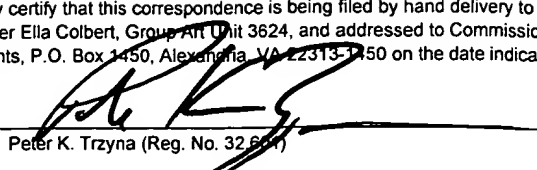


I hereby certify that this correspondence is being filed by hand delivery to Examiner Ella Colbert, Group Art Unit 3624, and addressed to Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

By


Peter K. Trzyna (Reg. No. 32,854)

Date June 5, 2006

PATENT

Paper No.

File: Marketcore-P0-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	ERLANGER, Michael David
Serial No.	:	09/370,619
Filed	:	August 7, 1999
For	:	DATA PROCESSING SYSTEM FOR PROVIDING AN EFFICIENT MARKET FOR LOANS AND LINES OF CREDIT
Group Art Unit	:	3624
Examiner	:	COLBERT, Ella

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Revocation of Power of Attorney with New Power of Attorney and Change of Correspondence Address;
2. Statement Under 37 C.F.R. 3.73(b);
3. A copy of the Deed of Gift recorded at Reel 010922, Frame 0087;
4. A copy of the IP Assignment and Acceptance recorded at Reel 010922, Frame 0096;
5. A copy of the Reaffirmation of Gift recorded at Reel 010952,

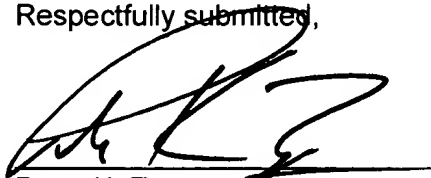
Frame 0550; and

6. A copy of the Reaffirmation of IP Assignment and Acceptance recorded at Reel 010954, Frame 0994.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: June 5, 2006

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Colbert, Ella

From: Peter K. Trzyna [pkt-law@sbcglobal.net]
Sent: Friday, June 02, 2006 4:03 PM
To: Colbert, Ella
Subject: Interview Outline for Ser No. 09/370,619

Interview Outline

Ser No. 09/370,619
2 PM Knox Building

Introduction of the attendees: Michael Erlanger (inventor), Richard Kornutik (of the assignee), and Peter K. Trzyna

New Power of Attorney extinguishing prior power

Brief discussion of Office Action

- No new matter as the text is from an incorporation by reference
- No lack of written description due to the incorporation by reference
- Cited art does not show secondary trading of the products of the class or anything about it (e.g., for mortgages, the cited art does not show the secondary market of mortgages with intermediation to the retail mortgage market)
- Prior patent was licensed w/o litigation, i.e., commercial success and recognition and acceptance of the innovation in the industry

We can resolve matters cooperatively

6/5/06